

WHAT IS CLAIMED IS:

1        1. A method of facilitating responses to credit requests, comprising:  
2            receiving via a customer service representative information associated  
3        with a customer's credit request;  
4            estimating income information associated with the customer; and  
5            arranging for the customer to receive a response to the credit request  
6        in substantially real time.

1        2. The method of claim 1, wherein the credit request is a credit limit  
2        increase request.

1        3. The method of claim 1, wherein said receiving and arranging are  
2        associated with a telephone call between the customer and the customer  
3        service representative.

1        4. The method of claim 1, wherein the response to the credit request is  
2        at least one of: (i) an approval, (ii) a denial, (iii) a counter-offer, and (iv) a  
3        referral.

1        5. The method of claim 1, wherein said estimating comprises:  
2            determining mortgage information associated with the customer; and  
3            estimating the income information based on the mortgage information.

1        6. The method of claim 5, wherein the customer information includes a  
2        stated income level and further comprising:

3 verifying the stated income level based on the estimated income  
4 information.

1 7. The method of claim 1, wherein said receiving is performed by a  
2 credit rating service device and comprises:

3 receiving the information from a customer service representative  
4 device.

E 1 8. The method of claim 1, further comprising:

0026101 2 determining the response to the credit request.

1 9. The method of claim 8, wherein said determining is performed via at

2 least one of: (i) a knock-out criteria, (ii) a strategy path, and (iii) a credit grade.

TOP E 1 10. The method of claim 8, wherein said determining is based on at

2 least one of: (i) a debt to income ratio, (ii) a calculated disposable income, (iii)

3 a maximum percentage, (iv) a maximum amount, (v) a pad amount, and (vi) a  
4 rounding amount.

1 11. The method of claim 8, wherein the received information includes  
2 at least one of: (i) a customer name, (ii) a customer identifier, (iii) a credit card  
3 account number, (iv) a requested credit limit, (v) a stated income level, (vi) a  
4 Social Security number, (vii) a product identifier, and (viii) a purpose identifier.

1 12. The method of claim 8, wherein said determining is performed by a  
2 credit rating service device and is based on at least one of: (i) a customer  
3 name, (ii) a customer identifier, (iii) a credit card account number, (iv) a  
4 current credit limit, (v) a requested credit limit, (vi) a stated income level, (vii) a

5 Social Security number, (viii) a product identifier, (ix) a purpose identifier, (x)  
6 an account open date, (xi) an account balance, (xii) an account source, (xiii)  
7 an indication of home ownership, (xiv) a last billing date, (xv) a delinquency  
8 status, (xvi) a delinquency profile, (xvii) information associated with a prior  
9 credit limit increase request, (xviii) information associated with a prior  
10 payment, (xix) a performance score, and (xx) a non-prime score.

1           13. The method of claim 8, wherein said determining is performed by a  
2 credit rating service device and is based on at least one of: (i) trade  
3 information, (ii) inquiry information, (iii) bankruptcy information, (iv) lien  
4 information, (v) collection information, (vi) an indication that the customer is  
5 deceased, and (vii) debt information.

1           14. The method of claim 1, wherein said arranging comprises:  
2           automatically transmitting a response from a credit rating service  
3 device to a customer service representative device.

1           15. The method of claim 14, wherein the response is transmitted via a  
2 communication network.

1           16. The method of claim 15, wherein the information associated with  
2 the customer's credit request is received via the communication network.

1           17. The method of claim 15, wherein the customer service  
2 representative device comprises a personal computer, the credit rating  
3 service device comprises a server, and the communication network comprises  
4 at least one of: (i) an Internet protocol network, (ii) the Internet, (iii) a public  
5 network, (iv) a proprietary network, and (v) a wireless network.

1        18. An apparatus, comprising:  
2            a processor; and  
3            a storage device in communication with said processor and storing  
4 instructions adapted to be executed by said processor to:  
5            receive via a customer service representative information  
6            associated with a customer's credit request,  
7            estimate income information associated with the customer, and  
8            arrange for the customer to receive a response to the credit  
9 request in substantially real time.

1        19. The apparatus of claim 18, wherein said storage device further  
2 stores at least one of: (i) a customer database, and (ii) a credit request  
3 database.

1        20. The apparatus of claim 18, further comprising:  
2            a communication device coupled to said processor and adapted to  
3 communicate with at least one of: (i) a customer device, (ii) a customer  
4 service representative device, (iii) a customer rating service device, and (iv) a  
5 credit request device.

1        21. A medium storing instructions adapted to be executed by a  
2 processor to perform a method of facilitating responses to credit requests,  
3 said method comprising:  
4            receiving via a customer service representative information associated  
5 with a customer's credit request;  
6            estimating income information associated with the customer; and  
7            arranging for the customer to receive a response to the credit request  
8 in substantially real time.

1           22. A computer-implemented method of facilitating responses to  
2 requests for increased credit limits, comprising:

3           receiving information associated with a request for an increased credit  
4 limit via a telephone call between a customer and a customer service  
5 representative;

6           automatically transmitting credit request information from a customer  
7 service representative device to a credit rating service device via a  
8 communication network;

9           receiving a response from the credit rating service device, the  
10 response being based on an estimated income determined in accordance with  
11 mortgage information associated with the customer; and

12           providing the response to the customer in substantially real time via the  
13 telephone call.

1           23. A method of facilitating responses to credit requests, comprising:

2           receiving information associated with a customer's credit request;

3           automatically generating a response to the credit request; and

4           if the automatically generated response to the credit request is not an  
5 approval, determining if the response to the credit request will be a referral.

1           24. A method of facilitating responses to credit requests, comprising:

2           receiving from a customer information associated with a credit request;

3           locally determining if a response to the credit request is a denial; and

4           if it is not determined that the response is a denial:

5           automatically transmitting information to a credit rating service device,  
6 and

- 7 receiving a response to the credit request based on credit rating
- 8 information; and
- 9 providing the response to the customer in substantially real time.

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